

**ABSTRACT OF THE DISCLOSURE**

A method for opening an on-line brokerage account includes the steps of opening an on-line brokerage account for a user based on account information received from the user, the on-line brokerage account having one or more restrictions, generating an application based on the account information; requesting that the user submit required information with the application within a predetermined time to remove the one or more restrictions from the on-line brokerage account, and removing said one or more restrictions from the on-line brokerage account when the application including the required information is received within the predetermined time.